INTERESTED...

SMART COMMUTE INITIATIVE

To apply for a mortgage under the Smart Commute Initiative contact:

TierOne Bank 1235 N Street, Lincoln, NE 68508 402/475-0521 www.tieronebank.com

Cornhusker Bank 5555 South Street, Lincoln, NE 68506 402/434-2220 www.cornhuskerbank.com

For information about StarTran, call 476-1234 or visit the Website at lincoln.ne.gov keyword: startran.

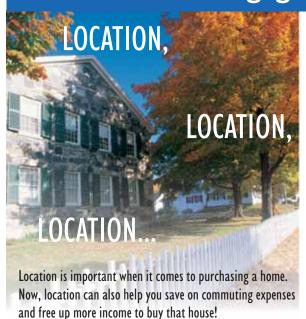






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Get a better mortgage & a FREE ride on StarTran!



The Smart Commute® Initiative recognizes that homeowners who spend less on commuting expenses can have more disposable income for housing expenses. It rewards you for choosing a home located within one-quarter mile from a public bus stop. Participating lenders will add a portion of your potential transportation savings to your qualifying income, which could increase your home-buying power.

Transportation costs are the second largest expense after mortgage or rent for many households. An average person spends 17-20% of their annual income on personal auto ownership. Living near and using public transit, rather than your car, to commute each day can help you save a significant amount of money on travel expenses and the upkeep of a personal vehicle.

This initiative is designed to promote smart growth principles, expand housing choices, and reduce the environmental impact of motor vehicles by linking housing affordability and transportation costs.

The Smart Commute Initiative Offers Buyers These Benefits:

- Participating lenders will add a portion of your potential transportation savings to your qualifying income which could increase your home-buying power and help you buy more home for your money.
 - -\$200 per month added to income for one wage-earner household
 - -\$250 per month added to income for two wage-earner household
- Low or no down payment.
- Hassle-free commute. Three months of FREE StarTran passes.
- Reduce or eliminate the expense and upkeep of a personal vehicle.
- Conserve natural resources, reduce vehicular emissions, and create less congestion.

What's Needed to Qualify?

Borrowers will be evaluated, among other factors, on the following credit criteria:

- Property must be located within I/4 mile of a bus stop.
- Credit and income history.
- Employment history and stability.
- Borrowers must certify that they own two vehicles or less. (Excludes recreational vehicles or motorcycles.)